

LAFAYETTE YOUNG TALKS ON EUROPE

Des Moines Publisher Tells After Dinner Club of Moline of His War Experiences.

ARRESTED AS SPY IN AUSTRIA

Is in Favor of Peace but not at Any Price—Wants Ample Army and Navy Provided.

Lafayette Young, publisher of the Des Moines Capital, last evening gave a masterly address on patriotism before the After-Dinner club of Moline, the event being the sixty-second dinner of the organization. As a result of his having been four months in the European war zone, Mr. Young in his lecture was able to give his audience first-hand information on true conditions which he found while a war correspondent.

In opening his remarks the speaker declared that there is more danger confronting this country than there has been since the assassination of Lincoln. He attributed this chiefly to the great number of foreign-speaking people who come to the United States to better their conditions. His opinion is that when these people get under the American flag they should stay under.

Favors One Language.

"I believe in one language for one people," declared the speaker. "In America it must be the English language. The differences of language has been the cause of more wars than all the differences of religion the world has ever known. My motto is one language, one people, one country, one God, one hope."

Mr. Young gave vivid word pictures of his experiences in the war zone in 1913. In the valley of the Danube he studied customs of the people of the Balkans for several weeks. As he studied conditions, Mr. Young said he wrote to his paper predicting that the five great nations of Europe would be engaged in war in a very short time, that it would be brought upon them by God in His infinite wisdom for their failure to do their duty to the people in the Balkans, who could not prosper when crushed by the heels of tyrants. In Belgium he saw horrible sights while the German bayonet rule prevailed. In France he was welcomed with much ado, the guard announcing him as Monsieur Lafayette, namesake of the famous French general.

While in France he entered the trenches and had some exciting times under fire of the Germans. Through a periscope he could see the trenches of the Germans not more than forty feet away.

Arrested as Spy.

Mr. Young next went to Austria where he was arrested as a spy and incarcerated several days. Then he went to Berlin, where he found things peaceful. From there he went to Holland, and standing before a famous old church alone, he offered up a prayer, thanking God that he lived in the good old U. S. A.

In concluding Mr. Young said: "I am in favor of peace, but not peace at any price. I should like to see an ample army and navy. I want every man to be for the United States, for America is good enough for anybody. We do not want a military nation, but we want courage enough in American hearts to resent insults and to protect homes."

FAIR ASSOCIATION HAS ITS ELECTION

The Rock Island County Fair association, at its meeting held at Port Byron last week, elected officers as follows:

President—J. E. Donahoe.
Vice President—Ambrose Searle.
Secretary—Homer Dailey.
Treasurer—H. D. Setzer.

Directors—(for three years), Homer Palmer, Edward Wright, Edgar Walters; (for two years), E. E. Schaffer, Floyd E. Thompson, Boyd McMichael; (for one year), W. H. Moody, Henry Weldman and C. L. Markee.

Homer Palmer was reelected general superintendent and Thomas McCall was again selected as director of the highway. W. H. Moody was reelected marshal.

AN OLD RECIPE TO DARKEN HAIR

Sage Tea and Sulphur Turns Gray, Faded Hair Dark and Glossy.

Almost everyone knows that Sage Tea and Sulphur, properly compounded, brings back the natural color and lustre to the hair when faded, streaked or gray; also ends dandruff, itching scalp and stops falling hair. Years ago the only way to get this mixture was to make it at home, which is messy and troublesome.

Nowadays we simply ask at any drug store for "Wyeth's Sage and Sulphur Compound." You will get a large bottle for about 50 cents. Everybody uses this old, famous recipe, because no one can possibly tell that you darkened your hair, as it does it so naturally and evenly. You dampen a sponge or soft brush with it and draw this through your hair, taking one small strand at a time; by morning the gray hair disappears, and after another application or two, your hair becomes beautifully dark, thick and glossy, and you look years younger.

Harper House pharmacy.—(Adv.)

DECIES CARVES CAREER IN POLITICS



Lord and Lady Decies.

London, Jan. 11.—Lady Decies, who was Miss Vivien Gould, the daughter of George Gould of New York, is considered a shining example for British war matrons to copy, combining domesticity and philanthropy in happy and even balance. Already the mother of two daughters she has presented her husband with a son and heir, the Hon. Arthur Marcus George Douglas Beresford, born last April, and christened in June at Sefton Park Stoke Poges, near Windsor, with the Duke of Connaught, George Gould, and General Sir Douglas Haig acting as godfathers. Red Cross work still does not lag with Lady Decies, and since Lord Decies, colonel in an Irish regiment, was made assistant adjutant and quartermaster general of the British army last September, she has been identified prominently with army affairs. He had hitherto assisted the war department principally raising and training troops in Ireland, near the estate which he took there soon after his marriage. Luttrellstown, a few miles out of Dublin.

Possessed of much charm, as well as common sense and intelligence, but not worldly goods, Lord Decies soon showed that he could make a distinguished career in politics as soon as the Gould finances made him independent. He had already served with marked ability in the South African

war, and later as A. D. C. to the Duke of Connaught he showed diplomatic skill and finesse. A few months after his marriage he was elected to a seat in the house of lords as an Irish representative peer, taking the place made vacant by Lord Crofton. The same year he succeeded his kinsman, the Marquis of Waterford, in command of the South Irish Royal Horse Guards, and he and Lady Decies made their Irish home one of the most brilliant social centers in Ireland.

Their first child, Eileen Vivien, a daughter, was born in August, 1912, and another daughter, Catherine Moya, was born in September, 1913. Both have pretty Irish names, but have spent most of their life so far at Sefton Park, where Lord Decies carried on a battle royal for a year or two with the builders and architects, who remodeled the place to suit the American bride. They sued him for a bill of \$25,000 in excess of the contract, because the former Miss Gould wanted certain changes made after the work had begun. The case went through the lower courts, one decree for the builders, then another for Lord Decies, with appeals until it was carried to the house of lords. There the judgment of the last appeal was sustained and the builders lost their case. The costs were estimated at \$200,444, and few cases in recent years attracted more attention.

BANKS OF NATION NEVER STRONGER

Growth Past Year Is Without Parallel in History, Comptroller Says in Report.

Washington, Jan. 11.—"Development and growth never paralleled in the financial history of any country," is the way John Skelton Williams, comptroller of the currency, describes in his annual report to congress, the operation of the national banks under his charge, during the period from October, 1914, to November, 1915, the first year under the federal reserve system. The report was yesterday presented to congress.

Mr. Williams gives a comparative statement of the condition of the national banks to back up his statement. He shows that net resources of the banks increased in the year \$1,743,878,648, that deposits increased \$2,081,530,164 and that loans and discounts increased \$917,450,502. Available cash increased in the same period \$862,000,000 and on Nov. 10, 1915, the reporting national banks had excess reserves of \$891,000,000. Tables show the comparative condition of banks in 1895 and 1915. In September, 1895, there were 3,712 reporting banks with net deposits of \$1,989,000,000 and loans and discounts of \$2,059,408,402 while in November, 1915, there were 7,617 reporting banks with net deposits of \$9,079,333,928,973.

"The reserves held by national banks Nov. 10, 1915," says the report, "exceeded by \$587,000,000 the greatest reserves ever held at any time prior to the passage of the federal reserve act. Loans and discounts amounted to more than the total loans and discounts of all banks, including national, state, savings and private banks and loan and trust companies—as late as the year 1902."

Mr. Williams says that the "banking power" of the United States—the capital surplus, circulation, etc.—of all reporting banks, amounted, in June, 1915, to \$25,397,100,000, an increase in a year of about \$1,657,100,000. Savings bank deposits increased by 176,256 during the year ending last June with total deposits of \$5,447,706,913. An increase of \$61,114,163. The average deposit, however, decreased from \$444.35 to \$442.83 while the number of banks increased from 2,100 to 2,159.

The comptroller's principal recom-

mendation for legislation is for an amendment to the bank law authorizing and directing the department of justice to bring suits against usurers upon information furnished either by the comptroller or through other sources.

Other recommendations given under a heading to prevent bank failures propose: To prohibit officers from borrowing from their own banks; to prevent loans to directors except with the approval of the board; to require officers and employees to give surety bonds; to limit direct and indirect loans to one individual, firm or corporation; to prevent or limit overdrafts; to require certificates of deposit to be signed by two directors; to prevent encumbrances on the books of a bank; to limit interest paid on deposits; to authorize the establishment of branches in the United States; to permit branches in Alaska and insular possessions; to authorize minimum interest charges—which ordinarily might be usurious—on small loans and to authorize the comptroller to bring proceedings against directors for losses sustained by a bank through violation of the bank act.

The report renews the comptroller's recommendations of last year for other legislation, including the giving of authority to the comptroller to remove directors guilty of persistent violations of the bank act.

"Banks," says Mr. Williams, "nearly always are broken, not by bank robbers, who have come from the outside, not by failure of customers to whom they have lent money, but by the tying up or dissipation of the banks' funds through loans to their own officers and directors, or else by direct defalcations and embezzlements by trusted officers. If these evils are remedied—and they can be remedied if certain simple and much needed amendments can be secured to the national bank act—failures among national banks can be reduced to a negligible number, or be absolutely eliminated."

Mr. Williams shows there were 14 failures during the 12 months ended Oct. 31. In the last 50 years, he says, there were 208 failures attributable to criminal acts while injudicious or careless banking was responsible for 130 others.

The comptroller devotes much space to presenting his side of his fight with national banks to prevent the charging of usurious interest rates. He gives tables of loans by banks in different sections to back up his charge and says that complaints have come of this practice particularly directed against small banks in the south and southwest, west and northwest.

McCABE'S

Two More Days of Opportunity

McCabe's Annual January Discount Sale Closes Thursday, January 13th at 5:30 P.M.

20% DISCOUNT OFF EVERYTHING

(A Very Few Contract Goods Excepted)

Unequalled as a Savings Proposition

You Cannot Afford to Miss This Liberal Discount

Help has been arranged for to take care of the crowd. Come in the morning if possible--make a day of it--take lunch in the Tea-Room and stay right here for the day--both days--for more profitable days you could not spend.

Just Two More Days, Wednesday and Thursday

ESTABLISHED 1870 BY L. S. McCABE

L. S. McCabe & Co.
ROCK ISLAND, ILL. THIRD AVENUE THROUGH TO SECOND

"It is time," says thereport, "for all banks of this country to realize that the federal reserve act was framed to benefit not only the bank, but also the customers of the bank; that one of the great objects of the law was to decentralize the money of the country; to effect a more equitable distribution of capital and to do away with the old system by which the resources of our banks have been so greatly concentrated in a few cities or sections, there to be loaned out largely on speculative ventures, while in other regions money needed so urgently for the legitimate purposes of industry and of development has been scarce and oftentimes obtainable only, if at all, at rates injurious if not prohibitory."

Mr. Williams says that usury unchecked means "depopulation, hopelessness, thriftlessness and resulting loss of producing capacity." He closes with the statement that intimate connection with the affairs of his office has shown that the large majority of American bankers are honest and anxious to obey the laws, patriotic and intent on building up their communities and the country.

Speaking of the federal reserve system Mr. Williams says the withdrawal of reserve funds from banks in the large cities and their transfer to reserve banks has not caused the predicted "convulsion from which the whole country would suffer." "The business and commerce of the United States," he points out in this connection, "have not contracted. They have expanded to dimensions never before reached."

The report adds that if the reserve act is amended so that all reserves ultimately to be transferred to reserve banks be withdrawn now in stead of at the end of three years as the law now provides, there will be no disturbance or inconvenience to the national banks, which hold the funds to be transferred.

DUNNE CALLS LEGISLATURE INTO SESSION.

(Continued from Page One.)

tions for the state free employment bureau.

Reenactment of statute recreating the state pension commission to establish the commission immediately instead of July 1, 1916.

1916 Election Costs.

The message pointed out that in Chicago alone elections, primaries and registrations will cost the tax payers \$2,225,500 this year under existing laws, and much more down state.

Under existing laws county bond issues must be passed by a majority vote of all persons voting at the election. The corrective legislation asked for by the governor would provide for the

passage of such bond issues by a majority vote of all persons voting on the proposition thereby making such bond issues easier of passage. The message says:

"Everything that is possible to encourage the building of good roads throughout the state of Illinois should be done."

Members Assembled.

Springfield, Ill., Jan. 11.—Apparently disinclined to let politics enter their work to any great extent, members of the Illinois legislature congregated here today in response to Governor Dunne's proclamation calling them into executive session at noon today to consider changes in the state primary and election laws, to enact additional foot and mouth appropriations and act upon several matters of minor importance.

This is the second time within two months that members of the Forty-

ninth general assembly have been called into extraordinary session. Last November they were called to the state capital by the governor to reenact several state appropriations invalidated by the supreme court decision in the Ferguson case.

Appropriations Chief Task.

Although Governor Dunne's call opened wide the doors for revision of the primary and election laws, many members were predicting today that little will be done with these measures and that the principal work of the special session will be the enactment of additional appropriations to pay foot and mouth damage claims. However, it was generally reported that the legislature may cut down the election cost in Chicago by the elimination or combination of several of the registration days there. It was said also that the lawmakers probably may amend the good road laws relating to county

bond issues and recreate the state centennial and pension commissions.

Predictions were made that the session would be able to complete its work and adjourn sine die in 10 days or two weeks.

Both houses will meet at noon and if a quorum is present will hear Governor Dunne's message, explaining why he called the special session, and then will introduce bills.

Auto Fumes Kill Another.

Chicago, Jan. 11.—Petromortis claimed another victim, Albert C. Long, here today. He was found dead in a garage in the rear of his home. The garage was filled with gas fumes and the motor of his car was hot, although it had ceased running. He had been strangled by fumes from the engine exhaust.

All the news all the time—The Argus

Our Special House Piping Offer

SHORT TIME ONLY

Free Fixtures

From Jan. 10th to 22nd inclusive, we will furnish a Gas Fixture Absolutely Free of Charge for each room our fitters pipe for gaslight. Our regular scale of prices will apply.

1 Room \$ 4.00 3 Rooms \$ 9.00
2 Rooms \$ 7.00 4 Rooms \$10.50

and \$1.50 each for every room over four.

Phone Rock Island 3300, and our representative will call at your home and explain how easily your house can be piped for gas light.

Peoples Power Co.